



**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3622
PATENT**

Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Sanjeev Kumar CHANDAK, et al.

Application No.: 09/996,944

Filed: November 30, 2001

For: METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR MANAGING FINANCIAL ACCOUNTS WITH REWARD INCENTIVES

Group Art Unit: 3622

Examiner: John W. Van Bramer

Confirmation No.: 3988

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madame or Sir:

AMENDMENT AFTER FINAL

In reply to the Final Office Action mailed April 10, 2006, and pursuant to 37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.